

EXHIBIT 12

10:35 ↗

• LTE 



Mercedes Modesto



I've never heard of no limit

Yeah those girls buy a bag every
appreciation we get

Like how?!



And the one from fendi too

There is a limit on chanel bags 2
per month but I ever went over the
limit at all. We had no limit on sale
and that's where they said we did

I had the whole team sign off that
everyone knew there was no limit
on sale

MIKHAYLOVA_211



Bloomingdale's Account statement



Questions or lost/stolen card? Call Customer Service 1-800-950-0047

Go to bloomingdales.com/mycard to manage and pay your account online.

KRISTINA MIKHAYLOVA

Account Number: [REDACTED]

Summary of Account Activity	
Previous Balance	\$81.40
Payments	-\$6,976.00
Other Credits	-\$2,131.37
Purchases/Other Debits	+\$5,918.87
New Balance	-\$3,107.10
Past Due Amount	\$0.00

Statement Closing Date	09/11/2016
Next Statement Closing Date	10/12/2016
Days in Billing Cycle	30

Payment Information	
New Balance	-\$3,107.10
Minimum Payment Due	\$0.00
Payment Due Date	October 8, 2016
If you would like information about credit counseling services, call 1-877-337-8187.	

109269

New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.

Call the Pre-Pay Payment Estimator VRU to calculate an estimated payment for your next purchase. The VRU can be reached by calling 1-888-634-4196 from your home, cell, or store courtesy phone.



PLEASE SEE IMPORTANT INFORMATION ON REVERSE SIDE.

Page 1 of 6

This Account is Issued by FDS Bank.

8 BLG

bloomingdales
P.O. BOX 8058
MASON, OH 45040-8058

Your Statement Enclosed



Please return this slip with payment. Write account number on front of check. You can pay at any Bloomingdale's store, online at bloomingdales.com/mycard, or by mail.
Payments received by mail by 5:00 pm local time at the address shown below will be credited as of the date received.
Use reverse side for address changes.

Account Number: [REDACTED]

Payment Due Date	October 8, 2016
New Balance	-\$3,107.10
Minimum Payment Due	\$0.00

Amount Enclosed: \$	No Payment Due
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Make Check Payable to: Bloomingdale's
▼ Mail to address below ▼

Bloomingdale's
PO BOX 9001094
LOUISVILLE, KY 40290-1094

KRISTINA MIKHAYLOVA

07201 0000000 0000000 0026000 06035342423056326 0611

MIKHAYLOVA_463

Information About Your Account.**Other Account and Payment Information.**

Payment Amount. You must make a payment on your account for the full amount of your purchase (less any discounts) in advance of using your account to make the purchase. Your account should not have a balance due. If, for any reason, your account has a balance due; you must pay, by the payment due date, the New Balance.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Mail Address shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store.** Any payment in proper form accepted in-store will be credited as of that day.
- **Phone.** Call the phone number on page 1 of your statement to make a payment. We may process your payment electronically after we verify your identity. The payment cutoff time for Phone Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **Express Mail.** Send payment by courier or express mail to: Attn: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Disputed Amounts. All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full," or which you otherwise tender as full satisfaction of a disputed amount, must be sent to us at P.O. Box 8066, Mason, Ohio 45040.

Bankruptcy Notices. If you send any notice for bankruptcy purposes relating to this account, you must mail it to the following address: Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040.

Report a Lost or Stolen Card Immediately. Call the Customer Service number shown on page 1 of this statement. For TDD/TTY (Telecommunications Device for the Deaf) assistance, call 1-800-281-0820.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at: FDS Bank, P.O. Box 8066, Mason, Ohio 45040.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: FDS Bank, P.O. Box 8066, Mason, OH 45040.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

T09858 PREPAY JAN16

BL - 9139-7800-0007 // - 02 - Y - F - 9 - - P // - 0 - N - 89 // - P - - 0 - N // - 0 - - - 0 - 0 - 0 - // - 12/31/99 - 05/01/16 - 4 - August 12, 2016
N - - - // - 0 - - BPPN - F - H - - // - - 0 - 0 - -

Page 2 of 6

New information? For new address, telephone or email, go to bloomingdales.com/mycard or enter the new information below. To change your name, please indicate the new name below.

NAME CHANGE		
ADDRESS CHANGE		
CITY	STATE	ZIP

Cell Phone Disclosure: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

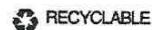
Enter Email Address: If you would like Bloomingdale's to send you emails regarding sales, events or other offers that may interest you.

TELEPHONE	1	2
EMAIL		

**SAVE TREES. REDUCE WASTE.**

Take the paper out of your life with online statements. When we work together, little changes make a BIG difference.

Learn more at:
www.bloomingdales.com/myaccount



bloomingdale's **loyalist****Account transactions**

Transaction Date	Description	Location	Amount
Sep 02	PAYMENT - THANK YOU		-\$100.00
Sep 02	PAYMENT - THANK YOU		-\$416.00
Sep 04	PAYMENT - THANK YOU		-\$20.00
Sep 04	PAYMENT - THANK YOU		-\$80.00
Sep 06	PAYMENT - THANK YOU		-\$3,000.00
Sep 06	PAYMENT - THANK YOU		-\$200.00
Sep 11	PAYMENT - THANK YOU		-\$260.00
Sep 11	PAYMENT - THANK YOU		-\$2,900.00
Sep 02	MENS SEASONAL ACCESS- SUNSIGHTS	NEW YORK	\$280.00
	SALES TAX		\$24.85
	RECEIPT TOTAL		\$304.85
Sep 02	ASSOCIATE DISCOUNT		-\$109.74
Sep 02	SUNGGLASSES - CHANEL	NEW YORK	\$412.00
	SALES TAX		\$36.57
	RECEIPT TOTAL		\$448.57
Sep 02	ASSOCIATE DISCOUNT		-\$161.48
Sep 02	2-14 GIRL ACCESSORIES- FOOTWEAR	NEW YORK	\$55.38
	YM SURF/SKATE - CONSIGNMENT		\$30.40
	12-24 COLLECTIONS - INFANT GIRL DRESSES-BLM		\$17.97
	GIRLS 4-6X SPORTSWEAR - DESIGN HISTORY-BLM		\$19.20
	GIRLS 4-6X SPORTSWEAR - POLO		\$23.40
	GIRLS 7-14 SPORTSWEAR - AQUA-BLM		\$9.60
	GIRLS 4-6X SPORTSWEAR - AQUA		\$21.60
	RECEIPT TOTAL		\$177.55
Sep 02	ASSOCIATE DISCOUNT		-\$63.88
Sep 04	SPECIAL CRYSTAL - VIETRI-BLM	NEW YORK	\$19.16
	HOME DECOR - CANDLES		\$33.25
	SALES TAX		\$4.65
	RECEIPT TOTAL		\$57.06
Sep 04	ASSOCIATE DISCOUNT		-\$15.89
Sep 04	GIRLS 4-6X SPORTSWEAR - POLO	NEW YORK	\$0.00
	2-14 GIRL ACCESSORIES- FOOTWEAR		-\$16.38
	RECEIPT TOTAL		-\$16.38
Sep 04	ASSOCIATE DISCOUNT		\$5.89
Sep 05	CUL DE SAC HANDBAGS - CHANEL	NEW YORK	\$4,900.00
	CSF DELIVERY FEES		\$24.95
	RECEIPT TOTAL		\$4,924.95
Sep 05	ASSOCIATE DISCOUNT		-\$1,764.00

Activity Detail	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance
ACCOUNT TRANSACTIONS					
REGULAR	\$81.40	-\$9,107.37	\$5,918.87	-	-\$3,107.10
TOTAL	\$81.40	-\$9,107.37	\$5,918.87	\$0.00	-\$3,107.10

The Security Of Your Account Is Important To Us

bloomingdale's

Fraud Prevention
 P.O. Box 8075
 Mason, OH 45040

Account Ending In: 6326
www.bloomingdales.com/mycard

KRISTINA MIKHAYLOVA



April 20, 2017

109259

Dear KRISTINA MIKHAYLOVA,

Why we're writing you

We have been unable to reach you by phone and would like to verify recent activity on your Bloomingdale's Credit Card account. Based on routine account monitoring, we discovered that your account has suspicious activity. We strongly encourage you to contact us toll-free at the phone number below to review your account activity. If you have already done so, please disregard this letter. If you have not, please contact us as soon as possible.

Here's what you should know

For your protection, if you attempt to use your card prior to calling us, merchants may request that you provide information to verify your identity before they approve transactions.

How we protect you

Protecting your account and personal information is very important to us. This is why we established several programs to protect the security and privacy of your account, including the Fraud Early Warning Program. The program was developed to identify fraud in its earliest stages, protecting you from potential fraud on your account. To learn more about how we protect you, please contact us.

Monitor your account

Please be sure to review your monthly statements for any charges you did not make. To help reduce your risk of fraud or unauthorized activity, you may be able to sign up for tools such as Account Online, which help you monitor account activity quickly and regularly.

How to contact us

If you have additional questions about your account, our Representatives are available to assist you. Please contact us at the phone number below.

Thank you for your time and prompt attention to this matter. We look forward to hearing from you soon.

Sincerely,

Cardholder Protection Department
 Phone: 1-888-257-6041
 TDD/TTY – Hearing or Speech Impaired: 1-800-281-0820

The Bloomingdale's Credit Card is issued by FDS Bank.

Please Call Us Immediately

FW/4201/913978000007

MIKHAYLOVA_587

109234

MIKHAYLOVA_588

1 CD-061 - NEW ACCOUNTS PROCESSING SYSTEM JOURNAL
 0 ACCOUNT NUMBER: [REDACTED] STATUS:RU PREV STATUS:
 #DEP: AGE:29 STORE #:20001 SOURCE CD:BLMS REGION:0 LANG:E ACTT TYPE:SS
 PENDING NUMBER: LAST NM:MIKHAYLOVA BIRTH DT:05/16/86 CITIZEN: CREDIT UNIT:80503 CODE #:000000000000
 ADD1:73-30 198 STREET, AFT. 1 FIRST NM:KRISTINA MIDDLE NM: PREF: SUE:
 050316 ZT01 306 LGTH AT ADD: / HOUSE TP:X HOUSE COST:00000/M CITY: FRESH MEADOWS ST:NY ZIP:11366
 PREV ADD: PREV ADD CITY: TEL: (646) 270-0278 LGTH AT PREV ADD: / PREV ADD ZIP:
 EMP: EMP ST: LGTH EMP: / V 0
 OCCUP: PREV TEL: () - () LGTH PREV EMP: /
 PREV EMP: SP'S SSN: PH:
 SP LAST NM: MI: SP LGTH EMP: /
 SP EMP ADD: SP EMP ST:
 SP INC: OTHER INC AMT: / SOURCE: SP LGTH EMP: /
 BANK NM: BANK ADD: BANK ST: CH ACCT: SA ACCT:
 #BKS: #FIN CO: #CR CDS: #OP ACCTS: MTHLY DEBT AMT 1: 2: 3: 4:
 ASSOC CD:1 # CARDS REQ:1 DUP/SUSPECT: NOTES IND:Y REPRO FLAG: PREV PENDING #:
 APPL DT:05/03/16 BR FRWD DT:00/00/00 LTR TYPE: DT LTR SENT:00/00/00 REASON CODES:{ }
 PS MODEL:00000 CB REPORT #: SYS REC ACTION: SYS REC LIMIT:+ 0 O/R ACTION: O/R LIMIT: 0
 DT TIME STAMP:05/03/16 04:19:52 LAST UPDATE DT:05/03/16 LAST UPDATE EMP CD:TREMOT LAST PROCESS: ONLINE IND:2
 Cell #: SRC: DNP: PAPERLESS: SNAP MATRIX O/R: PHONE CONSENT HOME/BUS/BILL: B/ /
 SHIP TO ADDR1: SHIP TO ADDR2: SHIP TO STATE: SHIP TO ZIP: DLR SITE#:000000000 # IN-CARDS:00
 TAX ID: APPROVER ID: SOLICIT IND: MAGNUM REPORT: LINKED CASH IND: LINKED CARD CREDIT LIMIT:00000000
 NEW PENDING#: LINKED ACCT#: OPT OUT INDICATOR: # OF ECM ACCOUNTS: Aggregate Limit:
 SPEED PASS: DESIGN CHOICE: MINIMUM SCORE: MAXIMUM SCORE:
 SCORE USED: SCORE TYPE: PLASTIC TYPE: SCORE DATE:
 SPEED PASS#: BILLING CYCLE: REWARDS PROGRAM CD: ECM ACCT#:
 REWARDS STRATEGY CD: REWARDS PROGRAM CD: PHONE TYPE HOME/CELL/BUS/BILL: / / /
 FUEL PROMO CD: RESTRICTED CARDS: SALES CD: IN STATION ID#: HIGH APR FLAG:
 AFFINITY CD: TERMS CODE: PRODUCT CODE: UID:
 ID EXPIRY DATE: FEE CARD ACCEPT: TEMP LOC: TEMP EXPIRY:

Print Notes History

Account Number	Portfolio	Primary Name	Secondary Name
[REDACTED]	MACYS	KRISTINA MIKHAYLOVA	
[REDACTED]	MACYS	KRISTINA MIKHAYLOVA	
[REDACTED]	MACYS	KRISTINA MIKHAYLOVA	

User ID:TY22696

Notes History							
						Previous 1-50 of 72	Next 22
OP ID	Date	Time	Type	Note	Disposition	OPR	
BATCH	12/31/2099	00:00:00	Collections	THIS ACCOUNT HAS ARCHIVED NOTES	SYS	Collections	
NNU	4/19/2022	10:57:51	CustomerService	FORCED AMF		CustomerService	
DK6	4/19/2022	08:50:07	CustomerService	COMPLAINT BUTTON SELECTED		CustomerService	
DK6	4/19/2022	08:47:41	CustomerService	NON-PHONE SELECTED		CustomerService	
INC	3/24/2022	16:54:10	CustomerService	CVGBA //EASY MAINT //RECEIVED LETTER FROM COURT VIA G360// RR TO CCS OFFSHOR FOR REVIEW		CustomerService	
INC	3/24/2022	16:53:06	CustomerService	NON-PHONE SELECTED		CustomerService	
IS5	3/24/2022	15:59:49	CustomerService	NON-PHONE SELECTED		CustomerService	
12Z	3/24/2022	15:14:07	CustomerService	NON-PHONE SELECTED		CustomerService	
12Z	3/24/2022	15:07:10	CustomerService	NON-PHONE SELECTED		CustomerService	
T33	3/18/2022	17:49:32	CustomerService	NON-PHONE SELECTED		CustomerService	
FDR	3/12/2022	06:35:50	CustomerService	MARCH 2022 ARCHIVED 00002 MEMOS		CustomerService	
FDR	2/12/2022	06:30:32	CustomerService	FEBRUARY 2022 ARCHIVED 00023 MEMOS		CustomerService	
C6R	5/19/2021	12:31:45	CustomerService	NON-PHONE SELECTED		CustomerService	
FDR	6/13/2020	06:34:28	CustomerService	JUNE 2020 ARCHIVED 00006 MEMOS		CustomerService	

<https://dr.wlb2.nam.nsroot.net/DebtRestructWeb/faces/notes/notesInfoPrintNotesHis...> 4/19/2022

FDR	5/9/2020	06:41:06	CustomerService	MAY 2020 ARCHIVED 00001 MEMOS		CustomerService
FDR	2/8/2020	06:37:59	CustomerService	FEBRUARY 2020 ARCHIVED 00005 MEMOS		CustomerService
S5U	1/22/2020	14:43:09	CustomerService	VMGT REVIEW//CLAIM IS NOW RESOLVED//SD		CustomerService
S5U	1/9/2020	09:27:55	CustomerService	RCVD & LOGGED NOTICE OF VERBAL THREAT OF SUIT RCVD BY OSA - ARS //CITI NOT NAME D//CM ATTY: NOT PROVIDED//ATTY PH: NOT PROVIDED //SD		CustomerService
R6Z	1/8/2020	15:57:17	CustomerService	ACCOUNT REVIEWED IN CHECKER_LT97_PASS		CustomerService
1AR	1/8/2020	04:54:17	CustomerService	CORR:WRKNG LMU CEASE AND DESIST G360/RCVD CORRS FROM ARS NATIONAL SERVICES ATTCHD C&D NOTI FORM WITH VERBAL COMMUNICATION, CODED C&D , LIT FAIL (PREVIOUSLY CODED 400/PRLG) CHNGED ,PROCESS TAG AND STATUS TAG TO 097/ CD97,DOC FIN		CustomerService
1AR	1/8/2020	04:53:38	CustomerService	WRKNG LMU CEASE AND DESIST G360/RCVD CORRS FROM ARS NATIONAL SERVICES ATTCHD C&D NOTI FORM WITH WRITTEN COMMUNICATION, CODED C&D , LIT FAIL (PREVIOUSLY CODED 400/PRLG) CHNGED ,PROCESS TAG AND STATUS TAG TO 097/ CD97,DOC FIN		CustomerService
NRN	1/6/2020	10:15:29	CustomerService	ACCOUNT QUALIFIES FOR LIT, CHANGED STATUS TAG TO 400 AND PROCESS TAG TO PRLG		CustomerService
MOO	1/3/2020	13:13:03	CustomerService	**WORKING C&D EXCEPTIONS REPORT CHECKER_C&D EXCEPTION_PASS		CustomerService
SFH	1/3/2020	09:04:58	CustomerService	WRKNG FAX AGENCY SUPPORT 1726/RCVD CORRS FROM ARS NATIONAL SERVICES (NA) ATTCHD C&D NOTIFICATION FORM,REQ C&D ,WITH VERBAL		CustomerService

COMMUNICATION RR TO LMU C&D					
9SK	1/2/2020	16:46:39	CustomerService	**WORKING C&D EXCEPTIONS REPORT MAKER, NO ACTION TAKEN	CustomerService
FDR	11/9/2019	06:35:59	CustomerService	NOVEMBER 2019 ARCHIVED 00014 MEMOS	CustomerService
B	8/14/2019	15:00:30	CustomerService	DLNQ DATE OVERRIDE FROM 00000000 TO 20170712	CustomerService
FDR	8/10/2019	06:44:27	CustomerService	AUGUST 2019 ARCHIVED 00022 MEMOS	CustomerService
FDR	7/13/2019	06:46:26	CustomerService	JULY 2019 ARCHIVED 00043 MEMOS	CustomerService
FDR	6/8/2019	06:48:51	CustomerService	JUNE 2019 ARCHIVED 00121 MEMOS	CustomerService
FDR	5/11/2019	06:30:01	CustomerService	MAY 2019 ARCHIVED 00088 MEMOS	CustomerService
FDR	4/13/2019	06:34:23	CustomerService	APRIL 2019 ARCHIVED 00055 MEMOS	CustomerService
FDR	3/9/2019	06:35:14	CustomerService	MARCH 2019 ARCHIVED 00063 MEMOS	CustomerService
FDR	2/9/2019	06:36:45	CustomerService	FEBRUARY 2019 ARCHIVED 00070 MEMOS	CustomerService
FDR	1/12/2019	06:31:49	CustomerService	JANUARY 2019 ARCHIVED 00117 MEMOS	CustomerService
FDR	12/8/2018	06:34:31	CustomerService	DECEMBER 2018 ARCHIVED 00099 MEMOS	CustomerService
FDR	11/10/2018	06:44:07	CustomerService	NOVEMBER 2018 ARCHIVED 00165 MEMOS	CustomerService
FDR	10/13/2018	06:36:03	CustomerService	OCTOBER 2018 ARCHIVED 00046 MEMOS	CustomerService
FDR	9/8/2018	06:49:26	CustomerService	SEPTEMBER 2018 ARCHIVED 00034 MEMOS	CustomerService
VA	8/21/2018	12:51:03	CustomerService	NM-125 PORTFOLIO OLD = 4102 NEW = 4101	CustomerService
FDR	8/11/2018	06:35:01	CustomerService	AUGUST 2018 ARCHIVED 00027 MEMOS	CustomerService
FDR	7/14/2018	06:39:32	CustomerService	JULY 2018 ARCHIVED 00019 MEMOS	CustomerService
FDR	6/9/2018	06:31:26	CustomerService	JUNE 2018 ARCHIVED 00040 MEMOS	CustomerService
FDR	5/12/2018	06:33:40	CustomerService	MAY 2018 ARCHIVED 00006 MEMOS	CustomerService
FDR	4/14/2018	06:34:17	CustomerService	APRIL 2018 ARCHIVED 00011 MEMOS	CustomerService
FDR	3/10/2018	06:41:16	CustomerService	MARCH 2018 ARCHIVED 00016 MEMOS	CustomerService
FDR	2/10/2018	06:41:58	CustomerService	FEBRUARY 2018 ARCHIVED 00017 MEMOS	CustomerService

FDR	1/13/2018	06:36:33	CustomerService	JANUARY 2018 ARCHIVED 00016 MEMOS		CustomerService
FDR	12/9/2017	06:30:40	CustomerService	DECEMBER 2017 ARCHIVED 00014 MEMOS		CustomerService
FDR	11/11/2017	06:51:06	CustomerService	NOVEMBER 2017 ARCHIVED 00052 MEMOS		CustomerService

[Print](#)

[Close](#)

June 6, 2017 - 1:48 P.M

My name is Kristina Mikhaylova. I have worked in Bloomingdales since May 2016. Today I had a conversation with Chris and Shanie regarding issues with my Bloomingdales account. We discussed that there is an excessive amount of purchases. In February we found out that we will be going leased and as of that the discount will not be as good. I made the purchases now to get the best discount I could. The purchases were all for myself or gifts. I never received any reimbursement of any sort. I was shipping to various friends and family out of state to avoid New York state tax. Due to the fact I was purchasing ~~elsewhere~~ a few items I was shipping to various different people so I don't have to inconvenience just one particular person. I ~~now~~ know understand that it is a problem to ship things out of state to avoid ~~problems~~ taxes. I apologize for any inconvenience or issues this may have caused. From this day on I will no longer ship to different addresses to avoid taxes.

This is a true statement I was not forced to write it.

06/06/17 Kristina Mikhaylova

bloomingdale's **loyalist****Account transactions**

Transaction Date	Description	Location	Amount
Apr 12	PAYMENT - THANK YOU		-\$3,000.00
Apr 13	2-14 GIRL ACCESSORIES- FOOTWEAR	NEW YORK	\$126.00
	RECEIPT TOTAL		\$126.00
Apr 13	ASSOCIATE DISCOUNT		-\$25.20
Apr 20	NONRFNDBL DEPOSITS	NEW YORK	-\$3.47
	PREMIUM DESIGNER HBAGS - CHANEL		\$3,120.00
	SALES TAX		\$276.90
	RECEIPT TOTAL		\$3,393.43
Apr 20	ASSOCIATE DISCOUNT		-\$1,222.88
Apr 20	PREMIUM DESIGNER HBAGS - CHANEL	NEW YORK	\$4,200.00
	SALES TAX		\$372.75
	RECEIPT TOTAL		\$4,572.75
Apr 20	ASSOCIATE DISCOUNT		-\$1,646.19
Apr 20	PREMIUM DESIGNER HBAGS - CHANEL	NEW YORK	\$9,720.00
	SALES TAX		\$862.65
	RECEIPT TOTAL		\$10,582.65
Apr 20	ASSOCIATE DISCOUNT		-\$3,809.71
Apr 20	PREMIUM DESIGNER HBAGS - CHANEL	NEW YORK	\$7,200.00
	SALES TAX		\$639.00
	RECEIPT TOTAL		\$7,839.00
Apr 20	ASSOCIATE DISCOUNT		-\$2,822.04
Apr 20	LANCOME - EYES	NEW YORK	\$30.50
	LANCOME - MASCARA		\$27.50
	SALES TAX		\$5.15
	RECEIPT TOTAL		\$63.15
Apr 20	ASSOCIATE DISCOUNT		-\$22.72
Apr 20	NARS - FOUNDATION	NEW YORK	\$65.60
	NARS - TREATMENT		\$46.40
	NARS - MAKEUP/COLOR		\$43.20
	SALES TAX		\$13.77
	RECEIPT TOTAL		\$168.97
Apr 20	ASSOCIATE DISCOUNT		-\$60.76

Activity Detail	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance
ACCOUNT TRANSACTIONS					
REGULAR	-\$14,979.56	-\$12,609.50	\$26,745.95	-	-\$843.11
TOTAL	-\$14,979.56	-\$12,609.50	\$26,745.95	\$0.00	-\$843.11

LOYALLIST INFORMATION

The total employee discount you earned this month is \$9,609.50.

Store Benefits

Card and Store event savings	\$4.00
Total savings this year	\$24.35

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Grievance Form

Union Rep:

NANAGA

Date: 6/16/17

NAME KRISTINA MIKHAYLOVA

Emp Date 4/27/15

Emp # 861886

Dept Name & # CHANEL

Ext. _____

Home Pho.

Cell Phone _____

Grievance:

V.O.P. -

TERM - in HANDBOOK IT SAID

2 HANDBAGS ACCORDING RICHARD LAW

SHE PURCHASED MORE THAN TWO.

Solution Sought:

SHE SAID THAT ACCORDING TO KATHY UNIS
LAW SHE PURCHASED MORE THAN THE ALLOWED NUMBER
OF SHOES. SHE BOUGHT 15 SHOES -

Company's Response:

SHE SHAPED MERCH FOR HERSELF TO A
STATE THAT HAD NO STORE TO AVOID TAX.

VICTORIA - HER MANAGER SAID SHE COULD
DO IT;

JULY 10TH

GRIEVANCE 3:00 PM

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Exhibit 2

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Cover Page

Attention: Shawn

From: Kristina Mikhaylova

Fax: (718)267-7406

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Grievance Letter

Associate ID: 72061886
Kristina Mikhaylova

Dear Shawn,

I am writing to file a grievance with Bloomingdales 59 th St. On June 16, 2017 at around 11:30 a.m. I had a meeting with Richard Law from HR. He advised me that Bloomingdales decided to terminate me because in accordance to them I was abusing the associate discount and shipping merchandise to a state with no Macy's or Bloomingdales to save on tax. I am submitting this letter as a grievance because I do not agree with the decision regarding my termination.

I think it is very unfair for the company to hold me accountable for information that one, I was unaware of and second I was told something very different by my managers. There is a lot of non-consistencies with my managers. Me and my entire Chanel team were present when Cathy Younls, the Chanel brand director advised us that when we were having the additional sales on the Chanel handbags which we had almost every other month that there was no limit to how many handbags we can purchase. I did purchase numerous handbags during those sales because I collect handbags. But again I was told that I was allowed to purchase all those handbags and now I am being terminated for something that I was allowed to do. You can ask my whole team and they will tell you that additional sale had no limit. I feel as though I am being completely singled out because so many coworkers were purchasing many handbags during those sales and they were allowed. Many times the managers were there during these sales and they saw what was happening and they allowed it. Same thing goes for the salon shoes. I was told by Richard Law that I went over my limit on shoes. I was never even aware that there any limitations on shoes. I asked the Shoe manager many times as well as so many of the sales associates in the shoe salon if there was a limitations for customers as well as coworkers and everyone said no limit. As far as me shipping the merchandise I was advised by Viktoria when I first started, that we are allowed to offer customers as well as coworkers to ship merchandise to a state with no Bloomingdales or Macy's to save on tax. We do it constantly in our department to both customers and coworkers and it has not been a problem. Managers are all aware that we do this and never gave anyone any problems. I also would like to state that prior to me meeting with Richard at HR I was suspended for 10 days and I was never aware that I will be getting suspended. All I was told by Chris from loss Prevention was that I was suspended for that day which was the day they pulled me from the floor, June 6 around 1pm. He told me that HR would contact me the next day. It took HR 3 days to contact me to tell me I was going to be suspended for a few days before they can tell me what's going on.

If you have any further questions or concerns you may contact me at (646) 270-0228. I hope to hear from you soon.

Sincerely,

Kristina Mikhaylova

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Exhibit 3

Case 1:19-cv-08927-GBD Document 27-4 Filed 02/13/20 Page 2 of 2

3. KRISTINA MIKHAYLOVA EID 4/27/16
TERM FOR DISCOUNT ABUSE, SHIPPING
MERC. TO NEW HAMPSHIRE
SHE SAID HER MANAGER TOLD HER SHE CAN
ONLY PURCHASE 2 BACK A MONTH &
2 ~~1~~ A YR. D. CHANEL HANDBAGS.
SHE SAID OTHER GO WK PURCHASE BAGS &
THE MANAGER AS WELL. SHE SAID SHE
SHIP TO A NO TAX STATE. WAS TOLD BY
GO WORKERS THAT TO SHIP YOUR PURCHASES
SHE SAID SHE SHIP IT TO FRIENDS TO
CALIFORNIA

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Exhibit 4

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7/24/17

646 270-0228

11:11AM KRISTINA MIKALOVA CALLED THE UNION WANT TO KNOW
WHAT'S HER STATUS ABOUT HER TERMINATION

11:28AM I RETURNED CALL 4/1m FOR HER TO CALL ME BACK

11:40AM 7/25/17

I CALL MEMBER & TOLD HER THAT THE UNION
IS STILL WAITING FOR ANSWER FROM THE COMPANY.
THE UNION WILL CONTACT YOU AS SOON AS WE GET
AN ~~ANSWER~~ ANSWER FROM THE COMPANY

9/14/17

9:35AM UNION RETURNED CALL, I TOLD HER ~~WE~~ THE UNION
PRESENTED THE GRIEVANCE ON 7/10/17, WE ARE STILL WAITING
ON THE ANSWER FROM THE COMPANY & AS SOON AS WE GET ~~IT~~ IT
THE UNION WILL CONTACT YOU.

1:22PM 9/21/17 UNION RETURNED CALL 4/1m SAYING THE
UNION IS STILL WAITING FOR AN ANSWER

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Exhibit 5

LOCAL 3 United Storeworkers

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RWDSU Council/UFCW
31-21 31 Street 4th Floor
Astoria, NY 11101
(212) 371-6230

President, Cassandra A. Berrocal
Secretary-Treasurer, Shaun Kavanagh
Recorder, Costello Dash

Date: November 17, 2017

To: Kristina Mikhaylova

Dear Local 3 Member:

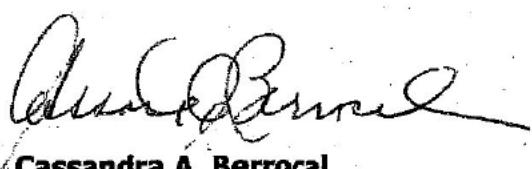
Bloomingdale's Human Resources responded to the grievance presented on your behalf on July 10, 2017.

The Company has denied the Union's grievance that it did not have just cause to terminate your employment from Bloomingdale's.

The Union asked the Company to review of all the facts in this matter in the hopes they would reconsider their decision to terminate your employment.

We regret that we were unsuccessful in that attempt.

In Union Solidarity,



Cassandra A. Berrocal
President



Shaun Kavanagh
Secretary-Treasurer

From: Kristina Mikhaylova [REDACTED]
Date: June 20, 2017 at 11:32:19 AM EDT
[REDACTED]
Subject: Grievance

Grievance

72061886

Associate ID:

Kristina Mikhaylova
[REDACTED]

11366

Dear Shawn,

I am writing to file a grievance with Bloomingdales 59 th st. On June 16, 2017 at around 11:30 a.m I had a meeting with Richard Law from HR. He advised me that Bloomingdales decided to terminate me because in accordance to them I was abusing the discount and shipping merchandise to a state with no Macy's or Bloomingdales to save on tax. I am submitting this letter as a grievance because I do not agree with the decision regarding my termination.

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not been a problem. Managers are all aware that we do this and never gave anyone any problems. I also would like to state that prior to me meeting with Richard at HR I was suspended for 10 days and I was never aware that I was being suspended. All I was told by Chris from loss Prevention was that I was suspended for that day which was the day they pulled me from the floor, June 6 around 1pm. He told me that HR would contact me the next day. It took HR 3 days to contact me to tell me I was going to be suspended for a few days before they can tell me what's going on.

If you have any further questions or concerns you may contact me at (646) 270-0228. I hope to hear from you soon.

Sincerely,

Kristina Mikhaylo

Sent from my iPad